

IN THE CLAIMS

1. – 3. (cancelled)

4. (presently amended) A system for determining benefits eligibility of a participant with respect to particular dental procedures performable by a dental care provider comprising:

- a first computer having at least one data storage means, at least one input means, and at least one output means;

- data pertaining to at least one participant stored in at least one database on the data storage means of said first computer wherein at least a portion of said data is not locally stored on a second computer, with the second computer being located in an office of the dental care provider and linked to the first computer via the world wide web for real time interaction between said first and second computers;

- means for determining benefits eligibility of the participant in real time comprising:

- means associated with the second computer for inputting by keyboard or mouse a participant identifier;

- ~~- means associated with the second computer for simultaneously inputting a particular procedure, with the participant identifier necessitated by the participant as a single step;~~

- means associated with the first computer for searching the participant data stored in the at least one data storage means for the participant identifier; and

- means associated with the first computer for providing the participant stored data pertaining to the participant identifier to the second computer in the form of a readout identifying at least the particular participant, benefits carrier and account number associated with the participant, and current dental benefit coverage associated with the participant, and, to, in turn, so as to provide an indication of correctness or non-correctness of the eligibility of the participant for benefits coverage for dental procedures only said inputted particular procedure;

~~wherein said provided participant stored data to the second computer comprises current dental benefit coverage and participant identification data;~~

- said means associated with the second computer for inputting by keyboard or mouse also being adapted second input means being associated with said second computer for inputting an inquiry requesting information from said first computer pertaining to a ~~said~~ particular dental procedure in order to access said participant data in real time and determine benefits eligibility and payment coverage level for said particular dental procedure in real time prior to said dental care provider providing said procedure ~~without the need to send participant's data to said second computer from said data storage means in advance of said determination;~~ and

- means associated with the first computer for recording utilization of benefits by the dental care provider in real time.

5. (cancelled)

6. (original) The system of claim 4 wherein the means for inputting a particular procedure necessitated by a participant comprises means for inputting at least a procedure code, a tooth identification, and a positional identification as applicable to said procedure.

7. – 12. (cancelled)

13. (presently amended) A method of providing information to dental care providers regarding a participant of ~~an insurance~~ a benefits plan of at least one carrier comprising:

- determining benefits eligibility of the participant comprising:

- inputting on a keyboard or via a mouse identifier data and a particular procedure code pertaining to the participant on a first computer which is transmitted in the form of a single step inquiry in real time to at least one database containing participant data regarding a plurality of ~~insurance~~ benefits carriers, wherein at least a portion of said participant data is stored remotely from said first computer on a second computer and said first computer is linked to said second

computer via the world wide web for real time interaction between said first and second computers;

- searching for the identifier data in said participant data of said at least one database;
- providing in real time an output in the form of participant data provided as a response to said inquiry in real time pertaining to the benefits eligibility of the participant ~~without the need to send the participant's data from the database in advance of said determination~~, wherein said output is provided in the form of a read out and comprises an indication of the level of payment coverage correctness or non-correctness for only said input particular procedure code and participant identification data, ~~the output transmitted to the second computer;~~

- said inputting step performed in real time to determine whether a procedure associated with the particular procedure code is covered by the participant's benefits plan prior to performing the procedure; and

- recording the utilization of benefits and claims in real time by way of a ~~procedure~~ method by the dental care provider comprising the steps of:

- inputting ~~an~~ identifier data pertaining to the participant; and,
- inputting ~~the~~ data pertaining to a performed procedure ~~data~~.

14. (original) The method of claim 13 further comprising the step of: accessing the inputted performed procedure data in real time.

15. (cancelled)

16. (presently amended) The method of claim 13 wherein the step of inputting ~~an~~ identifier data comprises the step of:

- inputting at least one of a social security number, a last name, a first name, and a date of birth.

17. (cancelled)

18. (presently amended) The method of claim 13 wherein the step of inputting data pertaining to a procedure code further comprises the steps of:

- inputting at least one procedure code pertaining to a desired dental procedure;
- inputting an identification of the tooth undergoing the desired dental procedure; and
- inputting the identification of the location of the tooth undergoing the desired dental procedure.

19. - 27. (cancelled)

28. (presently amended) A system for determining benefits eligibility of a participant with respect to particular dental procedures performable by a dental care provider comprising:

a first computer having a data storage device, an input and an output;
participant data stored in a database on the data storage device of said first computer wherein at least a portion of said data is not locally stored on a second computer and wherein the participant data includes participant identification data having a plurality of different participant identifiers;

said second computer being located in an office of the dental care provider and linked to the first computer via the world wide web for real time interaction between said first and second computers;

means for determining benefits eligibility of the participant in real time comprising:
~~an~~ a keyboard or mouse input device coupled to the second computer for inputting and storing only a subset of the plurality of different participant identifiers of the participant identification data, the subset of the plurality of different participant identifiers obtained from a participant, ~~and~~ along with a particular procedure necessitated by the participant, the subset of the different participant identifiers and particular procedure ~~sent out~~ transmitted to the first computer;

means associated with the first computer for searching the participant data stored in the data storage device for the limited subset of the different participant identifiers; and

means associated with the first computer for providing the participant stored data pertaining to the participant identification data, ~~to, in turn, provide~~ and an indication of the ~~correctness or non-correctness of the~~ benefits eligibility and level of benefits payment coverage ~~for~~ of the participant for only said inputted particular procedure simultaneously and before the dental care provider performs said particular procedure, and without having first only indicated whether the participant has benefits coverage; and

~~second input means being associated with said second computer for inputting an inquiry requesting information from said first computer pertaining to said particular dental procedure in order to access said participant data in real time and determine eligibility for said particular procedure in real time prior to provide said procedure without the need to send participant's data to said second computer from said data storage means in advance of said determination; and~~

means associated with the first computer for recording utilization of benefits by the dental care provider in real time.